AFTER RECORDING RETURN TO:

Skagit County Auditor

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Errol Hanson PO Box 508 Sedro-Woolley, WA 98284

Grantor.

Engberg, James and Engberg, Susan

Grantee.

Errol Hanson Funding, Inc.

Abbrev. Leg. Tax Account No. Lot 14, ROLLING RIDGE ESTATES NO. 1, Vol. 9, Plats, pp.4-5

3987-000-014-0005/ P68559

Ref. No.

200810100057

NOTICE OF MODIFICATION OF DEED OF TRUST

NOTICE TO ALL PERSONS is given that Errol Hanson Funding, Inc., as Beneficiary of that Deed of Trust dated October 9, 2008, recorded under Auditor's File Number 200810100057, records of Skagit County, Washington, has this date modified the terms of the Note/Loan Contract secured by the Deed of Trust, as approved by James A. Engberg and Susan L. Engberg, husband and wife, Grantors under the Security Instrument as follows:

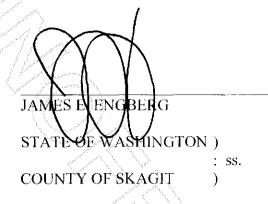
- The amount of the note, secured by this deed of trust, as modified, is 1. \$90,000.00
- 2. Installment payments have been increased to prevent negative amortization of the amount due under the note.

The purpose of this document is to provide record notice of a modification of the terms of the Loan Contract and Security Instrument. It is not intended to nor shall it be deemed to alter in any manner the actual terms of any modification agreement between the grantor or successor grantor of the security instrument and Errol Hanson, beneficiary. Notice is given to all persons that, except for the terms of any modification agreement, the terms of the original loan contract and security instrument remain in full force and effect.

Errol Hanson Funding/In

By Errol Hanson, President

Engberg/HansonModDT111308



On this day personally appeared before me JAMES E. ENGBERG, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 17th day of November

Print Name: Jame Leigh Hammontree NOTARY PUBLIC in and for the State of Washington, residing at Skugit County

My commission expires: 08 01- 201 a

CHICA HAMMON PRINTERS OF WASHING

2008.

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3 2:05PM

STATE OF OREGON

COUNTY OF Deschut

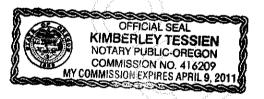
On this day personally appeared before me SUSAN L. ENGBERG, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that she signed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 1412 day of November, 200 x 2007.

NOTARY PUBLIC in and for the State of Washington,

residing at Bend,

My commission expires:



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